

PATENT
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:	: Group Art Unit: unknown
David Kumhyr	: Intellectual Property
Serial No:	: Law Department
Filed: Herewith	: International Business
	: Machines Corporation
Title: A Method for Automatically	: 11400 Burnet Road
Preparing Payment Instruments at a	: Austin, Texas 78758
Point-of-Sale Location	

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner of Patents
Washington, D.C. 20231
Sir:

Applicants submit herewith patents, publications or other information of which they are aware, which they believe may be material to the patentability of this application and in respect of which there may be a duty to disclose in accordance with 37 CFR 1.56.

While this Information Disclosure Statement may be "material" pursuant to 37 CFR 1.56, it is not intended to constitute an admission that any patent, publication or other information referred to herein is "prior art" for this invention unless specifically designated as such.

In accordance with 37 CFR 1.97(g) the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 CFR 1.56 (a) exists.

The attached form, PTO-1449, provides a listing of patents, publications, or other information as required by 37 CFR 1.98 (a)(1).

A copy of each of the items on PTO-1449 is supplied herewith.

Respectfully submitted,

Jeffrey S. LaBaw
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In Place of FORM PTO-1449 (Modified)

Serial No.

LIST OF PATENTS AND PUBLICATIONS FOR
APPLICANT'S INFORMATION DISCLOSURE
STATEMENT

Applicant: IBM Corporation

Filing Date:

Group:

Atty. Docket No. AUS920030908US1

Reference Designation

U. S. PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate
AA	5,440,106	08-08-95	Duck	235	3	03-01-94
AB	5,893,667	04-13-99	Kinney et al.	400	73	03-29-96
AC	6,305,604	10-23-01	Ono	235	380	03-24-99
AD	2003/ 0033252A1	02-13-03	Buttridge et al.	705	45	08-09-01
AE						

FOREIGN PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Country	Class	Subclass	Translation Yes No
	WO 86/00441	06-25-85	U.S.A.			Yes
	WO 97/32287	02-25-97	U.S.A.			Yes

OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)

Examiner
Initial

AR
AS
AT
AU

Examiner:

Date Considered:

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.